

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Nichole Marie Hoffman

Case No.: 1-19-00835HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mortgage
Court Claim Number:	08
Last Four of Loan Number:	1158
Property Address if applicable:	3806 Hearthstone Road

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$3,727.22
b.	Prepetition arrearages paid by the trustee:	\$3,727.22
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$3,727.22

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 21, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Nichole Marie Hoffman

Case No.: 1-19-00835HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 21, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Paul Murphy-Ahles, Esquire
Dethlefs, Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011

Served by First Class Mail

Freedom Mortgage
Attn: Bankruptcy Department
10500 Kincaid Drive
Fishers, IN 46037

Nichole Marie Hoffman
3806 Hearthstone Road
Camp Hill, PA 17011

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 21, 2024

/s/ Donna Schott

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-00835 NICHOLE MARIE HOFFMAN

FLAGSTAR BANK
5151 CORPORATE DRIVE

TROY, MI 480982639

Sequence: 24

Modify:

Filed Date: 5/2/2019 12:00:00AM

Hold Code: D

Acct No: 1158/PRE ARREARS/3806 HE/

LOAN MOD 2ND AP 4/22 AMENDED TO AMOUNT PAID

Amt Sched:	\$220,413.00	Debt:	\$3,727.22	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,727.22	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
5210	FLAGSTAR BANK							
521-0	FLAGSTAR BANK		02/13/2020	1213630	\$947.63	\$0.00	\$947.63	03/03/2020
521-0	FLAGSTAR BANK		12/12/2019	1210880	\$1,886.63	\$0.00	\$1,886.63	12/24/2019
521-0	FLAGSTAR BANK		09/26/2019	1207200	\$892.96	\$0.00	\$892.96	10/07/2019
					Sub-totals:	\$3,727.22	\$0.00	\$3,727.22
					Grand Total:	\$3,727.22	\$0.00	